

# ALTERNATIVE DEFINITIONS OF THE SELF-SUPPORTING STUDENT

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In the fall of 1974, the College Scholarship Service conducted a study for the Office of Planning, Budgeting, and Evaluation, Office of the Secretary, Department of Health, Education, and Welfare, on the "Status and Resources of Independent Students." The study has been submitted to HEW and permission has been requested for release of the document for public consumption. At the time this brief report was prepared official permission had not yet been received. The information presented here are the opinions of the author formed on the basis of his participation as one of the investigators for the study, and do not necessarily reflect the opinions of the College Scholarship Service or the United States Office of Education.

The data base for the study was a sample of more than 32,000 full-time undergraduate students who had participated in various Student Resource Surveys conducted by the College Board, structured in such a way as to approximate the national distribution of full-time undergraduates attending public two-year, public four-year, and private institutions. Against this data base, a number of alternative definitions of the independent student were tested to determine what percentage of change would occur in the present distribution of dependent/independent students according to the BEOG definition:

An independent student is one who

a. Has not and will not be claimed as an exemption for Federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

b. Has not received and will not receive financial assistance of more than \$600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

c. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

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Although this definition appears to be the one most used by state and institutional program managers, it is less than satisfactory to them and to substantial numbers of the students they seek to serve. It is arbitrary, difficult to police, and unfair to some students — such as a 35 year old divorced woman with children who, for reasons of health, lives with her parents for 15 days so that they can care for her children. Her actions would cause her to lose her independent student status.

The CSS study tested some 28 alternative definitions of self-supporting status against the SRS data base. Some of these were eliminated because they created changes which were too small to be significant or too great to be acceptable. In retrospect, others of them would appear to be more difficult to police or would represent a greater intrusion into the private affairs of the family than do the present regulations. Others appear to be viable alternatives to the present situation.

According to the present BEOG definition, 79.2 percent of the students in the study group would have been considered dependent and 20.8 percent would have qualified as independent. The following table summarizes the changes in that distribution which would occur if the more reasonable of the alternatives were adopted:

*Changes in Percent of Students  
Considered Independent*

If Present Definition Were Changed to:	Increase In Percent Independent
Ignore Place of Residence	2.6
Ignore Prior Year Tax Dependency	3.9
Ignore Parental Contribution	1.2
Ignore Place of Residence and Parental Contribution	3.8
Include All Students Over 25 Years	4.1
Include All Married, Separated, or Divorced Students	5.6
Include All Veterans	5.4
Include All With Delayed Entry Four Years or More	4.9

It would appear that the present definition could be simplified through elimination of consideration of the student's place of residence (probably the most difficult to police under present regulations) and through limiting the consideration of tax dependency to only one year (less data for the family to provide and for the program manager to verify) without adding either a substantial number of students to the independent group or without adding students from high income/high contribution groups. An alteration of the present definition to include students with specifically identifiable characteristics such as those over 25, those who are or have been married, those who are veterans, or those who have interrupted their studies for a long period would not appear to result in either a large increase in the proportion of independent students or in a group very different from those who would be qualified as independent under the present rules. The use of such an expanded definition might result in a substantial reduction in the unnecessary

In the final evaluation of the merit of implementing any of these alternative definitions, two prime considerations must be reviewed:

1. The percentage of change is based on what did happen, rather than what might happen. If families were aware that place of residence and prior year tax dependency were not considered they might behave in different ways. The financial dis-incentives to the parents of not claiming a student as a tax dependent for one year are very small. This consideration would not apply to changes based on age, marital status, veterans status, or delayed entry — but such changes might encourage some students to engage in behaviour which they otherwise might not, such as getting married or delaying their entry into post-secondary education.

2. No consideration was given to the implications that alternative definitions might have on program eligibility or award determination under the present student aid programs. If changes were contemplated they would need to be tested against these factors. Under the present BEOG eligibility and award determinations, it may be to a student's advantage to be considered dependent. There may be elements of other federal, state, and institutional programs which would act as incentives or dis-incentives to a change in status.

Under the presently limited funding situation, the problem of the self-supporting student is as much one of resource allocation as it is of definition. At a conference sponsored by the College Scholarship Service in the Spring of 1974, the participants agreed that financial information from all parents of aid applicants should be reviewed to determine the ability, not the willingness, of the family to assist the student. With certain recognized exceptions, when the parents of an aid applicant refuse to supply requested information regarding their ability to assist an aid applicant, the Conference participants recommended that the student should be considered eligible for loan and employment assistance according to the availability of these funds, but should have the lowest priority in consideration for grant aid.

To the extent that the independent students in the study group are unable to secure information about their parents' ability to contribute to their support (and the large percentage who might be expected to be independent of necessity rather than choice might be unable to obtain this kind of information) this policy would appear to work a hardship.

Under the present procedures, it does not appear that the independent student has equal access to grant assistance when compared with the dependent student. The following table shows the mean grant, loan, and employment of the two types of students in the study group:

intrusion into personal family matters for a group for whom this may be more difficult and more objectionable than any other.

It would appear that policy changes which would restrict the availability of grant assistance to independent students would not increase the equality of access to educational opportunity for that group. Independent students presently "participate in the less desirable programs" at a higher rate, have

*Present Participation in  
Grant, Loan and Employment Programs*

	<i>Dependent</i>	<i>Independent</i>
Mean Total Grant for the Academic Year	\$244	\$169
Mean Total Long-Term Educational Debt	\$500	930
Mean Total Term-Time and Summer Employment Income (Single Students)	917	1,466

accumulated more long-term indebtedness, work considerably more hours during the term, and presumably use more of their own resources in support of their educational programs than do dependent students. Changes which would further increase their reliance on these less desirable forms of aid would not induce greater equity at least in these areas.

As a final observation, it would appear that the problem is really that identified by the participants in the CSS conference — distribution of resources rather than definition. The financial implications of expanded definitions of self-supporting students are frightening. Assuming that there are about 7.5 million undergraduate students enrolled in postsecondary education this year, the net loss through foregone parental contribution if the independent students in the study group are representative of the national distribution would have been just under \$2 billion. Continued reliance on definitions frequently fail to recognize the real situations of students. One alternative to unrealistic definitions which attempt to ration limited resources is a reallocation of priorities to direct more of the gross national product into support for students in postsecondary education.